

MoneyEggs™ Quick Start



Welcome!

Thank you for allowing MoneyEggs™ to assist you in your current and future investments. We have created this document to assist you in both setting up your accounts and utilizing all the features available to you. All on a native app, no internet required. All data is secure and only in your phone.

All you need to start is your own investment totals and to be really slick, current monthly expenses and any additional income (ie: Social Security income, Pension)


Examples are here to help you visualize this incredible app.

Edit		MoneyEggs	+
A. Beginning			
30yr: IRA Roth 4% Age 64-94			
			\$27,567.00
30yr: IRA 4% Age 64-94			
			\$66,550.00
30yr: 401k 4% Age 64-94			
			\$297,560.00
B. Actual 401k			
29.5yr: 401k Gift to Grandson \$2500			
		\$294,966.07	BAL \$292,466.07
30yr: 401k Distribution Started			
		\$297,560.00	BAL \$294,966.07
C. Future Scenarios			
29.2yr: 401k Test new car payments			
		\$291,160.71	BAL \$262,120.15
30yr: Test at 7% 401k w/IncExp			
		\$297,560.00	BAL \$296,075.07

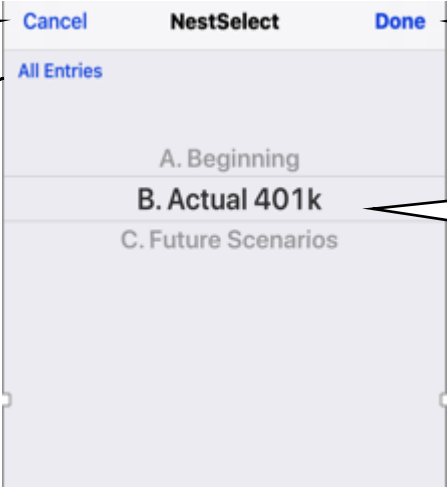
Journal	?	MthCalc	All
<p>From this screen; button to NestSelect title screen.</p>			
<p>Shows same Entries with monthly net income</p>			
<p>Internet link: Help docs Quick Start & User Manual</p>			
<p>Currently showing the Journal screen, it's highlighted</p>			
<p>Email a text report from screen showing and paste into a spreadsheet</p>			
<p>Keep going, more detailed information to follow</p>			

Informational website only, no data is stored



This is the NestSelect Title screen. To get to this screen, touch the 'All' button or the  icon from the Journal or MthCalc screens. From this screen you can go to a specific NestEgg or back to the previous screen. Touch appropriate button for your next action.

NESTSELECT SCREEN



Takes you back to the previous screen

Takes you to either the Journal or MthCalc screen showing all NestEggs, depending on which of the 2 screens you were on last

Touch button after you have selected the NestEgg you wish to review

Select the specific NestEgg to view or start a new event/action then touch 'Done'

Keep going, more detailed information to follow

The screenshot shows a mobile app interface titled "NestSelect". At the top, there are three buttons: "Cancel" on the left, "NestSelect" in the center, and "Done" on the right. Below the title bar, there is a list of options: "All Entries" (highlighted in blue), "A. Beginning", "B. Actual 401k" (highlighted in bold), and "C. Future Scenarios".



You have selected the Actual 401k NestEgg account in the 'Journal' screen and in these examples the investments dividends are at 4%. The most recent action/event saves at the top. (If you like the NestEgg title 'B. Actual 401k', then do not delete the Nest entries until you have added your own. You can always create the NestEgg title again, this just saves you a step.)

SELECTED MONEYEGGS SCREEN

Edit MoneyEggs **+**

B. Actual 401k

29.5yr: 401k Gift to Grandson \$2500	\$294,966.07	BAL \$292,466.07
30yr: 401k Distribution Started	\$297,560.00	BAL \$294,966.07

Journal ? MthCalc

Callout Boxes:

- Top Left:** This button brings up the delete action. You can also swipe to the left on the specific entry to delete.
- Top Right:** Create your own account using the + button. Including a new NestEgg Title
- Second Row:** This event happened 6 months from your beginning date and shows the reduced years remaining
- Third Row:** This is the 2nd event. You should also create an entry on a regular mthly/qrtrly basis to bring your actual investment balance up to date
- Bottom Left:** Your speculation of life years remaining for investment distribution.
- Bottom Center:** More details following
- Bottom Right:** This button takes you back to the NestSelect screen
- Far Right:** This example was your beginning balance/start date of distributions in which you added your income and expenses for real life application of your NestEgg
- Bottom Right (Large):** Keep going, more detailed information to follow

Informational website only, no data is stored

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There are 3 screens to detail the example we provided for a Money EggEntry action. This screen is the top half of the first screen, next page is the second half of the same screen and the third page will explain to you when and how to create or extend an EggEntry. This EggEntry was an extension of your first extension after you added your additional monthly income and expenses.

MoneyEggs EggEntry Edit

401K GIFT TO GRANDSON \$2500

NestTitle B. Actual 401k

NestEgg \$294,966.07

DEDUCT

CashOut \$2,500.00

Adj Nest \$292,466.07

Est APR % 4.0 (+) NewCopy

Months 354

NestPay \$1,408.56

Pays p/yr 12

INCOME

Add p/mth \$4,000.00

Callout 1: Description you had provided for this EggEntry

Callout 2: After entering and saving an EggEntry, click this button to edit if necessary.

Callout 3: NestEgg you will be using for this EggEntry action.

Callout 4: Starting Balance brought forward from your previous action

Callout 5: In this example there is a one-time action to CashOut a sum of money

Callout 6: Balance of NestEgg after deduction

Callout 7: This is your determined interest dividend. In our examples we used a conservative 4%.

Callout 8: Use this button when you want to extend your NestEgg or create new. See page 4c for details.

Callout 9: Number of life remaining months from date of the starting balance

Callout 10: This is the amount MoneyEggs calculated for monthly distribution of principle and interest to last per your parameters. . You may also determine your own set monthly NestPay amount - See next page.

Callout 11: This is a static field and set up for 12 monthly payments annually

Callout 12: This is your predetermined amount of income from other sources – i.e. Pension, SSA

Keep going, more detailed information to follow

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The second half of the EggEntry screen shows your monthly additional income and minus the expenses and Nest BAL. In this example when you include your 401k dividend, you have a positive net Mth BAL of \$208.56 after giving your grandson the money.

MoneyEggs EggEntry Edit

Add p/mth \$4,000.00 (Again your additional income you determined)

EXPENSES

Ded p/mth \$5,200.00 (Your determined monthly expenses)

Mth BAL \$208.56 (Net balance of All Income minus expenses.)

Action 401k Gift to Grandson \$2500 (Where you provided the description of this EggEntry)

ActionDate Jun 17, 2020 (Date you entered the EggEntry. Will default to calendar date, you can edit.)

AdjNestEgg Calc

Payouts 3 (Number of payouts since the From Date of your last entry)

OR FrDate Jul 1, 2020 (This is the date of the starting balance of the EggEntry)

ToDate Sep 30, 2020 (This is the date of your last NestPay payout. In this example you updated a few months later)

Adj Payout --- (Editable field to override your monthly calculated NestPay to set your own amount. This will be used to calculate your Nest BAL.)

APR \$Pay \$2,920.32 (This is the total monthly interest amount received as of the ToDate.)

Nest BAL \$291,160.71 (Ending balance as of the ToDate from this example)

Email icon (You can email yourself a report of this EggEntry)

Keep going, more detailed information to follow

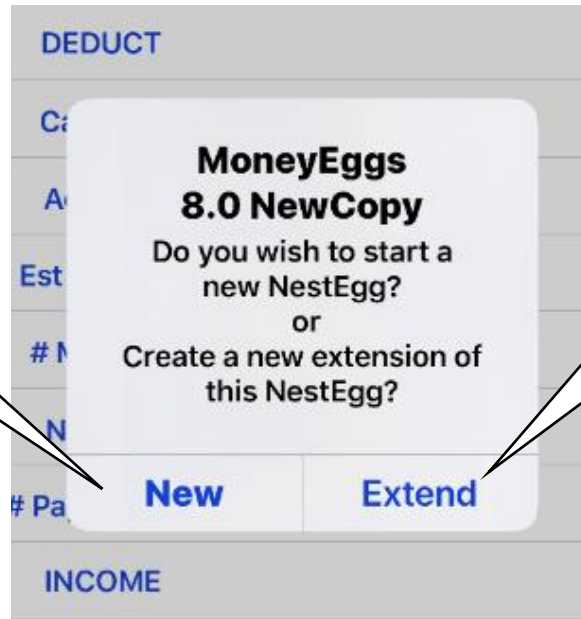
Informational website only, no data is stored

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When you click on the '(+) New Copy' button you are grabbing the information from the current Money EggEntry.

New: You would use this when you want to copy and create a new NestEgg or when you want to check out a Future Scenario using this NestEgg as your starting template



Extend: You would click on this when you want to add to your Actual Account. i.e. update balance of investment, get CashOut, new event action, etc.

Keep going, more detailed information to follow



This is the MthCalc (Monthly Calculations) screen which you can visualize your net monthly balance of your MoneyEggs NestPay payout (using what percentage you determined) plus your additional monthly income minus your determine monthly expenses. In the A. Beginning section the examples do not show any income or expenses.

Edit
MoneyEggs
+

A. Beginning

30yr @ 4.0%= \$131.61
 $+\$0.00 - \$0.00 = \$131.61$

30yr @ 4.0%= \$317.72
 $+\$0.00 - \$0.00 = \$317.72$

30yr @ 4.0%= \$1,420.60
 $+\$0.00 - \$0.00 = \$1,420.60$

B. Actual 401k

29.5yr @ 4.0%= \$1,408.56
 $+\$4,000.00 - \$5,200.00 = \$208.56$

30yr @ 4.0%= \$1,420.60
 $+\$4,000.00 - \$5,200.00 = \$220.60$

C. Future Scenarios

29.2yr @ 4.0%= \$1,408.56
 $+\$4,000.00 - \$5,725.00 = -\$316.44$

30yr @ 7.0%= \$1,979.67
 $+\$4,000.00 - \$5,200.00 = \$779.67$

Journal
?
MthCalc
All

Life years remaining you had determined with estimated interest percentage.

MoneyEggs calculated NestPay for allotted years and percentage you provided.

In these examples, you are using your 401k calculated monthly NestPay. Includes the additional income and expenses you provided.

Note the difference in NestPay amount. Amount was \$1420.60 then you took out \$2,500 and now your monthly NestPay has lessened to \$1408.56

In this Future Scenario you were visualizing what would happen if you bought a car with monthly payments of \$525. The negative amount would be how much additional monthly principle and interest would be needed if interest is only 4%

Net Balance from adding your NestPay to your additional income and minus your estimated expenses.

Please check for updates, go to www.MoneyDiaryCentral.com
 If unable to open from here, copy and paste into a URL.